

**Information to identify the case:**

Debtor 1	Terri L. Ayers	Social Security number or ITIN xxx-xx-4253
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 17-22100-GLT		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Terri L. Ayers

8/12/22

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Terri L. Ayers  
Debtor

Case No. 17-22100-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Aug 12, 2022

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 40

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Terri L. Ayers, 6259 Leechburg Road, Verona, PA 15147-3511
14520909	+ Account Recovery Services, Inc., PO Box 7648, Goodyear, AZ 85338-0645
14520911	Ditronics Financial Services, c/o Account Recovery Service, Inc., PO Box 7648, Goodyear, AZ 85338-0645
14520923	Specialized Loan Servicing LLC, P.O. Box 105219, Atlanta, GA 30348-5219

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	EDI: PENNDEPTREV	Aug 13 2022 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 12 2022 23:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 13 2022 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 12 2022 23:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: JPMORGANCHASE	Aug 13 2022 03:18:00	JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219
cr	+ EDI: PRA.COM	Aug 13 2022 03:18:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpwsa@grblaw.com	Aug 12 2022 23:22:00	Pittsburgh Water & Sewer Authority, Goehrung, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ EDI: WFHOME	Aug 13 2022 03:18:00	Wells Fargo Bank N.A., MAC N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
14707841	EDI: Q3G.COM	Aug 13 2022 03:18:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
14520916	+ EDI: CITICORP.COM	Aug 13 2022 03:18:00	Macy's, PO Box 9001094, Louisville, KY 40290-1094
14520917	+ EDI: CITICORP.COM	Aug 13 2022 03:18:00	Macy's American Express, PO Box 9001108, Louisville, KY 40290-1108

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14707470	EDI: Q3G.COM	Aug 13 2022 03:18:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14520912	+ Email/Text: kburkley@bernsteinlaw.com	Aug 12 2022 23:22:00	Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
14711039	+ Email/Text: kburkley@bernsteinlaw.com	Aug 12 2022 23:22:00	Duquesne Light Company, c/o Allison L. Carr., Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14520913	EDI: CITICORP.COM	Aug 13 2022 03:18:00	Goodyear Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
14520914	EDI: IRS.COM	Aug 13 2022 03:18:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14698131	EDI: JPMORGANCHASE	Aug 13 2022 03:18:00	JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14520910	Email/Text: EBN@Mohela.com	Aug 12 2022 23:22:00	Department of Education, MOHELA, PO Box 105347, Atlanta, GA 30348-5347
14631604	Email/Text: EBN@Mohela.com	Aug 12 2022 23:22:00	US Dept of Education/MOHELA, 633 Spirit Dr, Chesterfield MO 63005
14648317	EDI: AGFINANCE.COM	Aug 13 2022 03:18:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14520918	EDI: AGFINANCE.COM	Aug 13 2022 03:18:00	OneMain Financial, PO Box 742536, Cincinnati, OH 45274-2536
14520919	+ EDI: PENNDEPTREV	Aug 13 2022 03:18:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14520919	+ Email/Text: RVSVBICNOTICE1@state.pa.us	Aug 12 2022 23:22:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14520920	Email/Text: Bankruptcy.Notices@pnc.com	Aug 12 2022 23:22:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4746
14520921	Email/Text: Bankruptcy.Notices@pnc.com	Aug 12 2022 23:22:00	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
14690817	Email/Text: Bankruptcy.Notices@pnc.com	Aug 12 2022 23:22:00	PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570
14772795	EDI: PRA.COM	Aug 13 2022 03:18:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14522538	+ EDI: RECOVERYCORP.COM	Aug 13 2022 03:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14640657	EDI: PENNDEPTREV	Aug 13 2022 03:18:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14640657	Email/Text: RVSVBICNOTICE1@state.pa.us	Aug 12 2022 23:22:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14661862	+ Email/Text: ebnpeoples@grblaw.com	Aug 12 2022 23:22:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14660975	+ Email/Text: ebnpwsa@grblaw.com	Aug 12 2022 23:22:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14520922	EDI: CITICORP.COM	Aug 13 2022 03:18:00	Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055
14520924	EDI: RMSC.COM	Aug 13 2022 03:18:00	Synchrony Bank / JCP, PO Box 960090, Orlando,

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14520925	^ MEBN	Aug 12 2022 23:19:13	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14670645	EDI: AIS.COM	Aug 13 2022 03:18:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14520926	EDI: VERIZONCOMB.COM	Aug 13 2022 03:18:00	Verizon, PO Box 15124, Albany, NY 12212-5124
14641293	+ EDI: WFHOME	Aug 13 2022 03:18:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
14520927	+ EDI: WFFC.COM	Aug 13 2022 03:18:00	Wells Fargo Home Mortgage, P.O. Box 11701, Newark, NJ 07101-4701
14644184	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 12 2022 23:22:00	Wilmington Savings Fund Society, FSB Trustee(See410, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		WELLS FARGO BANK, N.A.
cr		Wilmington Savings Fund Society, FSB, DBA Christia
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14520915	##	JPMorgan Chase Bank N.A., PO Box 100564, Florence, SC 29502-0564

TOTAL: 3 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2022 at the address(es) listed below:

Name	Email Address
------	---------------

Amanda Rauer

on behalf of Creditor WELL'S FARGO BANK N.A. amanda.rauer@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;Samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.raynor-paul@pkallc.co  
m;harry.reese@pkallc.com

Brian Nicholas

on behalf of Creditor Wilmington Savings Fund Society FSB, DBA Christiana Trust, not in its individual capacity, but solely in its capacity as Owner Trustee for WF 19 Grantor Trust bnicholas@kmllawgroup.com

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Christopher M. Frye

on behalf of Debtor Terri L. Ayers chris.frye@steidl-steinberg.com  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com

Jeffrey R. Hunt

on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com

Jill Manuel-Coughlin

on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com

Kevin Scott Frankel

on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com, logsecf@logs.com

Kristen D. Little

on behalf of Creditor JPMorgan Chase Bank National Association kdlittleecf@gmail.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bersteinlaw.com  
ckutch@ecf.courtdrive.com;acarr@bersteinlaw.com

Ronda J. Winnecour

cmeccf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 11